

FREQUENTLY ASKED QUESTIONS

For businesses joining the program as load-up or redemption stores

What is the difference between a 'Load Up Store' and a 'Redemption Store'?

A 'Load Up' store is where the gift cards are purchased and 'loaded up' with cash. Once they've been loaded, a gift card can then be spent in any of the participating 'Redemption Stores'. You can also spend the gift cards at the load up stores.

How can I sign up as a Load Up or Redemption Store or both?

Step 1 – complete and submit an online [Registration Form](#) on the Why Leave Town website.

Step 2 - Receive a welcome email from Why Leave Town informing next steps

Step 3 – A member of the Economic Development Team of the City of Greater Geraldton will contact you and make an appointment to activate your EFTPOS terminal in store

What does activating a load up or redemption terminal involve?

A member of the Economic Development Team of the City of Greater Geraldton will contact you and make an appointment to activate your terminal(s) in store.

This is a simple process which include the following steps:

- Type in 0.01c sale on terminal,
- Swipe the Activation gift card,
- Select savings, input an INCORRECT PIN of 9999.
- The decline will give correct terminal information for Why Leave Town to add you to their system.

Please note: no changes are made to your terminal in this process. The same information can be read from a receipt from your store.

How will a Redemption Store process a gift card sales transaction?

1. Ring up the sale amount on your terminal or integrated screen
2. Swipe the gift card through the EFTPOS terminal as you would a normal card
3. Select "Savings" account
4. Ask the gift card holder to enter the 4 digit PIN (located on back of the gift card)
5. The transaction will process as per normal
6. If possible, please write the remaining balance on the back of the gift card

Transactions settle exactly the same as any other EFTPOS savings card and will be included in your daily EFTPOS batch amount.

How does a Load Up Store load an amount onto a gift card?

This process involves the use of the Refund button:

1. Select "Refund" from the menu selection in your EFTPOS Terminal
You may be prompted for a password, merchant PIN or merchant Card. The password /merchant PIN / merchant Card is for the EFTPOS terminal and is not related to the gift card. (Please contact your EFTPOS Provider if you do not know your password, have your merchant PIN or don't have a merchant Card, or the "Refund" option is not available).
2. Swipe the gift card through your EFTPOS terminal
3. Select the amount you want to load onto the gift card (e.g. \$50.00)
4. Enter the 4 digit PIN for the gift card (located on back of the gift card)



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For businesses joining the program as load-up or redemption stores (cont)

5. Transaction will process and a receipt will be issued
6. Write the load amount and expiry date (3 years from load up date) on the back of the gift card
7. Don't forget to take payment from the customer for the gift card!

Can a gift card be re-loaded?

No, a gift card can only be loaded with cash once. However, once the gift card has been loaded it can be used in multiple stores.

Will the gift cards work on 'my stores' system?

The gift cards will work on any terminal that accepts EFTPOS and uses the swipe function that allows a Savings selection. However, unfortunately the gift cards are not compatible with Square readers.

Can a business with a Square Reader join the program?

Unfortunately not. Square Readers can't be 'locked down', and Square are unable to accept gift cards. We are working with Square to try and find a solution so their infrastructure makes this available.

When does a Redemption Store get the funds after a gift card is processed through a terminal?

Whenever your terminal settles, usually that night, just like any other normal EFTPOS transaction.

If a business gets a new terminal, do they need to reactivate?

Yes.

How long between activation and accepting payment from a gift card?

24-48 hours.

Who holds the money when a gift card is loaded up?

All funds that are loaded onto the gift cards are stored within a separate trust account that is associated with EFTPOS Australia. No funds are held by Why Leave Town Promotions, the City of Greater Geraldton or the participating businesses.

What are the fees for processing a gift card in Load Up and Redemption Stores?

Load Up Stores and Redemption Stores will be charged standard fees for each transaction that takes place on their EFTPOS terminal.

That is, they will only be charged what they normally would be charged when transacting any other EFTPOS savings card.

There are NO ADDITIONAL FEES charged by the facilitator, Why Leave Town.

If Why Leave Town don't take a percentage of money loaded onto gift cards, how do they run their business?

Why Leave Town makes no money or commissions from the money loaded onto the gift cards. This is purely for the benefit of the local businesses and the community. Why Leave Town charge an annual subscription fee to the commissioning body of the program. In order to have access to this model, and all the mechanics that go along with it, there is a subscription fee. Included in this fee is the locking down of terminals, dedicated program support from our staff, monthly reporting and access to marketing materials and content for social media.

